

IN THE UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF OHIO  
EASTERN DIVISION

IN RE: JEFFREY FRANCIS HOWARD  
DEBORAH SUE HOWARD  
1946 WESTFIELD DR S  
COLUMBUS, OH 43223

Case No: 05-75540

Chapter 13

Judge: CHARLES M. CALDWELL

SSN #(1): XXX-XX-6012

SSN #(2): XXX-XX-7870

PRE-BAPCPA CHAPTER 13 TRUSTEE'S CERTIFICATION OF FINAL PAYMENT  
AND CASE HISTORY

The Case was commenced on October 14, 2005.  
The plan was confirmed on January 05, 2006.  
The Case was concluded on August 17, 2009.

A FINAL REPORT will be filed with the Court after all checks issued by the Trustee have been paid. That report will account for any receipts and disbursements since the issuance of the Certification of Final Payment and Case History.

THIS CASE IS COMPLETED AND THE DEBTOR IS ENTITLED TO A DISCHARGE.

RECEIPTS: Amount paid to the Trustee by or for the Debtor for benefit of creditors: 67,153.40

DISBURSEMENTS TO CREDITORS:

DIVIDEND TO UNSECURED: 22.00%

NAME OF CREDITOR/ CLAIM NUMBER	AMOUNT ALLOWED	AMOUNT PAID PRINCIPAL	INTEREST	BALANCE DUE
CAPITAL ONE BANK 00008 UNSECURED	207.05	207.05	0.00	0.00
CITIFINANCIAL 00001 SECURED	1,812.00	1,812.00	147.81	0.00
CITIFINANCIAL 10001 UNSECURED	1,895.82	1,895.82	0.00	0.00
COUNTRYWIDE HOME LOANS 00003 PRE-PET MTG ARREARS	1,979.90	1,979.90	0.00	0.00
COUNTRYWIDE HOME LOANS 00002 MORTGAGE	Continuing	43,062.74	0.00	0.00
COUNTRYWIDE HOME LOANS 00015 UNSECURED	Not filed	0.00	0.00	0.00
DEBORAH SUE HOWARD 00000 DEBTOR REFUND	0.00	0.00	0.00	0.00
eCAST SETTLEMENT CORPORATION 00011 UNSECURED	100.25	100.25	0.00	0.00
eCAST SETTLEMENT CORPORATION 00014 UNSECURED	116.56	116.56	0.00	0.00
eCAST SETTLEMENT CORPORATION 00019 UNSECURED	100.71	100.71	0.00	0.00
FINGERHUT 00009 UNSECURED	Not filed	0.00	0.00	0.00
GUARDIAN FINANCE CO 00005 SECURED	50.00	50.00	0.00	0.00
GUARDIAN FINANCE CO 00006 SECURED	Not filed	0.00	0.00	0.00

**PRE-BAPCPA CHAPTER 13 TRUSTEE'S CERTIFICATION OF FINAL PAYMENT AND CASE HISTORY**

CASE NO. 05-75540 JEFFREY FRANCIS HOWARD and DEBORAH SUE HOWARD

NAME OF CREDITOR/ CLAIM NUMBER	AMOUNT ALLOWED	AMOUNT PAID PRINCIPAL	INTEREST	BALANCE DUE
GUARDIAN FINANCE CO 10005 UNSECURED	50.20	50.20	0.00	0.00
HOUSEHOLD FINANCE 00010 UNSECURED	Not filed	0.00	0.00	0.00
JEFFREY FRANCIS HOWARD 00000 DEBTOR REFUND	0.00	692.30	0.00	0.00
JOHN D CLUNK ESQ 00022 NOTICE ONLY	Not filed	0.00	0.00	0.00
JS & ASSOCIATES APPRAISAL SVCS 00023 APPRAISER	175.00	175.00	0.00	0.00
OFFICE OF THE US TRUSTEE 00021 NOTICE ONLY	Not filed	0.00	0.00	0.00
PORTFOLIO RECOVERY 00017 UNSECURED	47.74	47.74	0.00	0.00
ROUNDUP FUNDING 00012 UNSECURED	80.26	80.26	0.00	0.00
ROUNDUP FUNDING 00013 UNSECURED	134.77	134.77	0.00	0.00
ROUNDUP FUNDING 00016 UNSECURED	47.69	47.69	0.00	0.00
SEVENTH AVENUE 00018 UNSECURED	Not filed	0.00	0.00	0.00
SOVEREIGN BANK 00004 UNSECURED	3,966.42	3,966.42	0.00	0.00
US BANK/RETAIL PYMNT SOLUTIONS 00007 SECURED	8,000.00	8,000.00	0.00	0.00
US BANK/RETAIL PYMNT SOLUTIONS 10007 UNSECURED	1,055.74	1,055.74	0.00	0.00
WELLS FARGO FINANCIAL OH INC 00020 UNSECURED	127.51	127.51	0.00	0.00
Previously refunded during pendency of case	692.30	692.30		
Debtor refund to be issued upon the approval of the Final Report and Account	1,242.22	1,242.22		

**SUMMARY OF CLAIMS ALLOWED AND PAID:**

	SECURED	PRIORITY	UNSECURED	CONT DEBTS	SPECIAL	TOTAL
ALLOWED	11,841.90	0.00	36,048.66	0.00	1,934.52	49,825.08
PRIN PAID	11,841.90	0.00	7,930.72	43,062.74	1,934.52	64,769.88
INT PAID	147.81	0.00	0.00	0.00		147.81
TOTAL PAID:						64,917.69

**OTHER DISBURSEMENT UNDER ORDER OF COURT:**

DEBTOR'S ATTORNEY	ALLOWED	TOTAL PAID
SAMUEL L CALIG ESQ	900.00	900.00

**PRE-BAPCPA CHAPTER 13 TRUSTEE'S CERTIFICATION OF FINAL PAYMENT AND CASE HISTORY**  
CASE NO. 05-75540 JEFFREY FRANCIS HOWARD and DEBORAH SUE HOWARD

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COURT AND OTHER EXPENSES OF ADMINISTRATION:

TRUSTEE'S % FEE	OTHER COSTS	NOTICE FEES	TOTAL PAID
1,850.79	0.00	2.22	1,853.01

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Dated: 09/02/2009

/s/ Frank M. Pees

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FRANK M. PEES TRUSTEE  
130 E WILSON BRIDGE RD #200  
WORTHINGTON, OH 43085-6300  
(614)436-6700

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CERTIFICATION AND OPPORTUNITY TO OBJECT

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The debtor having completed payments under the plan and the Trustee having filed a Chapter 13 Trustee's Certification of Final Payment and Case History;

NOTICE is hereby given that if an interested party desires to object to the accounting or to any part thereof they must file an objection and a request for hearing within twenty (20) days of the service of this Certification or the Court will close the estate and the Trustee and the surety will be released on the Trustee's bond. Any objection must set forth with specificity the facts on which the objection is based and be served on the Trustee, debtor, and debtor's attorney.

A Trustee's Final Report and Notice to Clerk That Case Can Be Closed will be filed with the Court after all checks issued by the Trustee have been paid. No notice will be given of the filing of the Final Report as this notice is intended to comply with L.B.R.2002-1(a)(2)(C).

Frank M. Pees, Chapter 13 Trustee, does hereby certify the estate has been fully administered except for any uncleared checks issued by the Trustee and that the attached is an accounting of all receipts and disbursements made herein as of the date of the issuance of this Trustee's Certification of Final Payment and Case History.

/s/ Frank M. Pees

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FRANK M. PEES TRUSTEE  
130 E WILSON BRIDGE RD #200  
WORTHINGTON, OH 43085-6300  
(614)436-6700

# Image of Certificate of Service Page 5 of 6

# CERTIFICATE OF NOTICE

District/off: 0648-2  
Case: 05-75540

User: woodwarp  
Form ID: pdf13

Page 1 of 2  
Total Noticed: 39

Date Rcvd: Sep 03, 2009

The following entities were noticed by first class mail on Sep 05, 2009.

db +Jeffrey Francis Howard, 1946 Westfield Dr. S., Columbus, OH 43223-3769  
jdb +Deborah Sue Howard, 1946 Westfield Dr. S., Columbus, OH 43223-3769  
cr +PRA Receivables Management, LLC, 130 Corporate Blvd, Norfolk, VA 23502-4952  
cr +Sovereign Bank, 1130 Berkshire Blvd, Wyomissing, PA 19610-1242  
9603091 +America's Wholesale Lender, c/o Countrywide Home Loans, 400 Countrywide way,  
Mail Stop SV-46, Simi Valley, CA 93065-6298, Attn: BK Department  
9558850 +CAPITAL ONE BANK, C/O TSYS DEBT MGMT, PO BOX 5155, NORCROSS, GA 30091-5155  
9389931 Capital One, P.O. Box 790216, Saint Louis, MO 63179-0216  
10951314 +Casa Investments Company, 17046 Mock Rd, Berlin Center OH 44401-9725  
9586864 +CitiFinancial, Inc., 3025 West Broad Street, Columbus, OH 43204-2653  
9389932 +Citifinancial, P.O. Box 6931, The Lakes, NV 88901-6931  
9389933 Countrywide Home Loans, P.O. Box 660694, Dallas, TX 75266-0694  
9389934 +Fingerhut, 11 McLeland Road, Saint Cloud, MN 56395-0001  
9389935 +Guardian Finace, 6035 E. Main St., Columbus, OH 43213-3356  
9389936 Household Finance, P.O. Box 4153-K, Carol Stream, IL 60197  
9560667 JS & Associates Appraisal Services, LLC, P.O. Box 360713, Columbus, OH 43236-0713  
9389938 King Size, P.O. Box 659728, San Antonio, TX 78265-9728  
9389939 Lane Bryant, P.O. Box 659728, San Antonio, TX 78265-9728  
9602992 +MERS, Inc., c/o Countrywide Home Loans, 400 Countrywide Way, Mail Stop SV-46,  
Simi Valley, CA 93065-6298, Attn: BK Department  
9389941 +Meijers, P.O. Box 960013, Orlando, FL 32896-0013  
11390397 +Portfolio Recovery Associates, PO Box 41067, Norfolk, VA 23541-1067  
9389942 Romans, P.O. Box 659728, San Antonio, TX 78265-9728  
9389943 Sears, P.O. Box 182149, Columbus, OH 43218-2149  
9389944 +Seventh, P.O. Box 2804, Monroe, WI 53566-8004  
10971380 +Sovereign Bank New England, PO Box 130424, Roseville MN 55113-0004  
9389945 U.S. Bank, P.O. Box 790167, Saint Louis, MO 63179-0167  
9613396 +US Bank/Retail payment solutions, PO Box 5229, Cincinnati, OH 45201-5229  
9389947 +Wells Fargo, P.O. Box 98784, Las Vegas, NV 89193-8784  
9590000 +Wells Fargo Financial Ohio, Inc, 4137 121st st, Urbandale, IA 50323-2310  
9654632 +World Financial Network National Bank, King Size, c/o Weinstein & Riley, P.S.,  
2101 Fourth Ave., Suite 900, Seattle, WA 98121-2339  
9654628 +World Financial Network National Bank, Lane Bryant Mail Order, c/o Weinstein & Riley, P.S.,  
2101 Fourth Ave., Suite 900, Seattle, WA 98121-2339  
9654633 +World Financial Network National Bank, Roaman's, c/o Weinstein & Riley, P.S.,  
2101 Fourth Ave., Suite 900, Seattle, WA 98121-2339  
9656272 eCAST Settlement Corporation, assignee of, General Electric/JCP CONSUMER, P.O. Box 35480,  
Newark, NJ 07193-5480  
9656248 eCAST Settlement Corporation, assignee of, General Electric/LOWES/RETAIL, P.O. Box 35480,  
Newark, NJ 07193-5480  
9656175 eCAST Settlement Corporation, assignee of, General Electric/WAL-MART CONSUMER, P.O. Box 35480,  
Newark, NJ 07193-5480

The following entities were noticed by electronic transmission on Sep 03, 2009.

9389937 E-mail/PDF: gecsedirecoverycorp.com Sep 03 2009 21:53:08 JC Penney, P.O. Box 960001,  
Orlando, FL 32896-0001  
9667702 E-mail/Text: resurgentbknotifications@resurgent.com  
LVNV Funding LLC., its successors and assigns, as, Resurgent Capital Services,  
P.O. Box 10587, Greenville, SC 29603-0587  
9389940 E-mail/PDF: gecsedirecoverycorp.com Sep 03 2009 21:52:13 Lowe's, P.O. Box 530914,  
Atlanta, GA 30353-0914  
11670822 E-mail/PDF: BNCEmails@blinellc.com Sep 03 2009 21:53:07 Roundup Funding, LLC, MS 550,  
PO Box 91121, Seattle, WA 98111-9221  
9389946 E-mail/PDF: gecsedirecoverycorp.com Sep 03 2009 21:53:03 Walmart, P.O. Box 530927,  
Atlanta, GA 30353-0927

TOTAL: 5

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr America's Wholesale Lender  
cr CitiFinancial, Inc.  
cr Mortgage Electronic Registration Systems, Inc.  
cr\* JS & Associates Appraisal Services, LLC, P.O. Box 360713, Columbus, OH 43236-0713  
cr\* Roundup Funding, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221  
11905168\* Roundup Funding, LLC, MS 550, PO Box 91121, Seattle, WA 98111 9221  
11670823\* Roundup Funding, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221

TOTALS: 3, \* 4

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0648-2  
Case: 05-75540

User: woodwarp  
Form ID: pdf13

Page 2 of 2  
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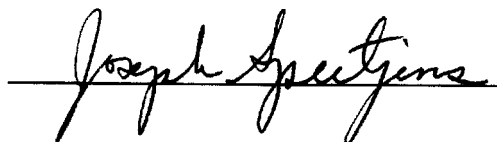
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 05, 2009

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.